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YOUR

# MOVE

with us.



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BELT**  
NMLS#470189

**THAD  
EIKENBARY**  
NMLS#2140574

1stFedVW.com (419) 238-1463

## 2025 Welcome Home Income Maximums

Income Limits for Allen, Paulding  
& Van Wert Counties in Ohio:

1-2 PERSONS HOUSEHOLD	3+ PERSONS HOUSEHOLD
\$73,040	\$83,996

Income Limits for  
Mercer County in Ohio:

1-2 PERSONS HOUSEHOLD	3+ PERSONS HOUSEHOLD
\$80,960	\$93,104

Income limits for other counties available, please inquire at First Federal.



**First Federal of Van Wert  
is a leading  
WELCOME HOME lender!**

## What is the Welcome Home Program?

**The Welcome Home Program** is a grant from  
The Federal Home Loan Bank of Cincinnati (FHLB) to provide  
down payment assistance to qualifying home buyers.

- Grants up to **\$20,000** per household
- Homebuyers must contribute at least \$500 toward down payment & closing costs
- Property must be homebuyer's primary residence
- Not intended for properties requiring significant repair
- Non-occupant co-signers and co-borrowers not permitted
- Must enter into an executed purchase agreement to reserve grant funds
- First-time home buyers will complete a homebuyer counseling program, provided by **First Federal**.
- Not limited to first-time home buyers
- **First Federal** offers 10% down payment mortgage programs without PMI
- Grants are property-specific and cannot be transferred to different homes or to other homebuyers
- Grant approval may take up to 4-6 weeks before loan closing can be scheduled
- Funds are limited: first-come, first-served basis

**2025  
Program  
Opens  
March 3**